Government of Saskatchewan

Annual Report 1983-84

Saskatchewan Consumer and Commercial Affairs

85-1407/

Table of Contents

2 Letters of Transmittal

3 Objectives

4 Organization Chart

5 Acts Administered by Saskatchewan Consumer and Commercial Affairs

8 Administrative and Personnel Services Branch

8 Communication and Extension Branch

8 Extension Activities

8 Communication Activities

9 Consumer Information Centre

11 Corporations Branch

12 Film Classification Board

13 Insurance and Real Estate Branch

14 Licensing and Investigation Branch

14 Complaints and Enquiries

14 Licensing

14 Lottery Licensing

15 Enforcement

16 Policy and Planning Branch

16 Provincial Mediation Board/ Office of the Rentalsman

19 Regional Offices

Letters of Transmittal

June 25, 1984.

To His Honour,
The Honourable Frederick W. Johnson,
Lieutenant Governor of the Province of
Saskatchewan.

Sir:

I have the honour to submit herewith the Fourth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1984.

Respectfully submitted,

Joan H. Duncan,
Minister,
Saskatchewan Consumer and Commercial Affairs.

June 25, 1984.

To the Honourable Joan H. Duncan,
Minister,
Saskatchewan Consumer and Commercial Affairs.

Madam:

I have the honour to present the Fourth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1984.

One of the highlights of the year was the introduction of the Rent Stabilization Program.

Respectfully submitted,

Ronald J. Kesslar,
Deputy Minister,
Saskatchewan Comsumer and Commercial Affairs.

Objectives

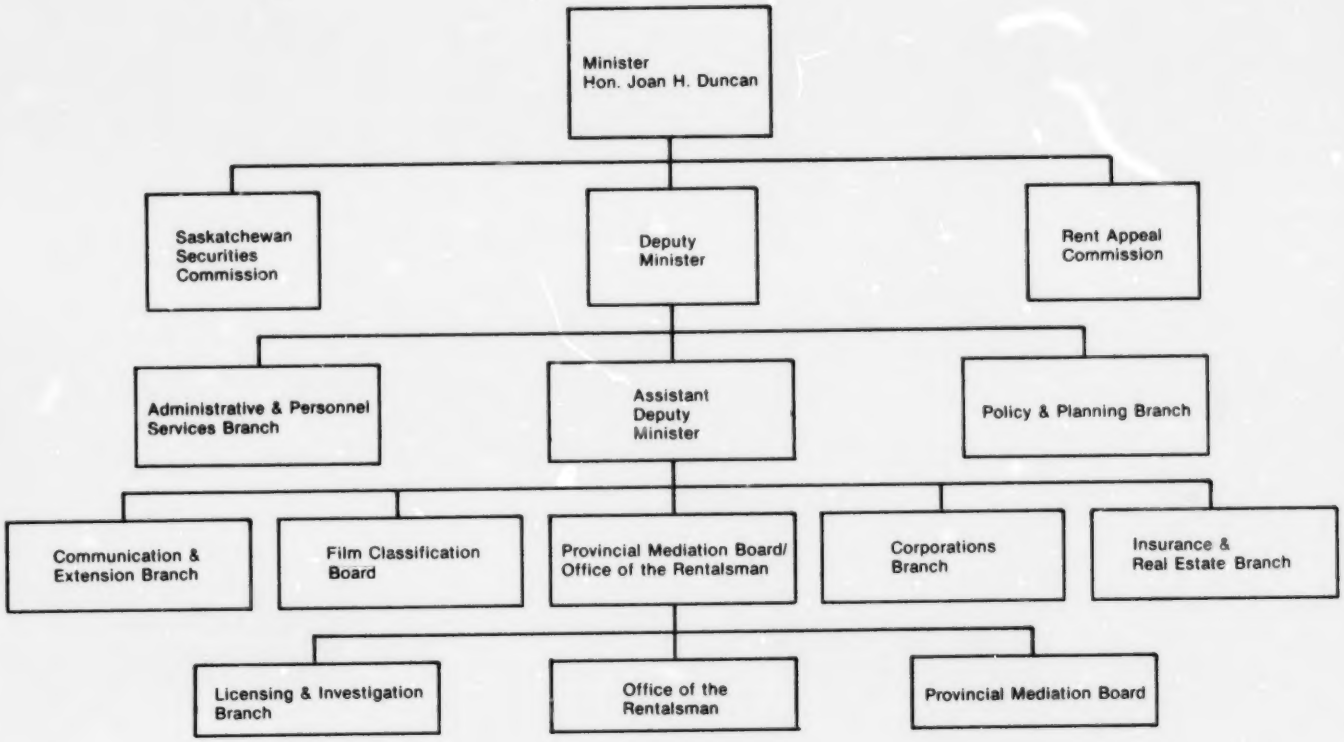
The general mandate of the Department is to promote the integrity of the marketplace to achieve the following objectives:

a. To promote consumer and business awareness, respect and understanding of their own and each other's rights and responsibilities;

b. To develop and promote consumer competency in the exchange of goods and services;

c. To ensure that basic standards of conduct in the marketplace are upheld.

Organization Chart, 1983-84



Acts Administered by Saskatchewan Consumer and Commercial Affairs

The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Canadian Institute of Management (Saskatchewan Division) Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Condominium Property Act
The Consumer Products Warranties Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Department of Consumer and Commercial Affairs Act
The Direct Sellers Act
The Guarantee Companies Securities Act
The Home Owners' Protection Act
The Investment Contracts Act
The Landlord and Tenant Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Plumbing Contractors Licensing Act (not proclaimed)
The Provincial Mediation Board Act
The Pyramid Franchises Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Residential Tenancies Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Securities Act
The Societies Act
The Theatres and Cinematographs Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

Acts Administered in Part by or Establishing a Function for the Department, 1983-84

* The Accredited Public Accountants Act, s.39-42, 45

** The Agricultural Leaseholds Act, s.5-10

* The Agrologists Act, s.38, 40-46

* The Architects Act, s.41, 44-46

* The Association of School Business Officials of Saskatchewan Act, s.31-33

* The Certified General Accountants Act, s.40-43

* The Certified Public Accountants Act, s.22, 25-27

* The Chartered Accountants Act, s.36, 39-42

* The Chiropody Profession Act, s.36, 39-42

* The Chiropractic Act, s.27-30

* The Community Planning Profession Act, s.51, 54-56

* The Dental Profession Act 1978, s.60, 62-64

* The Dental Technicians Act, s.14, 17-19

* The Dental Therapists Act, s.34, 35, 37

* The Denturists Act, s.36, 38, 40, 41

* The Engineering Profession Act, s.60, 61, 64-66

** The Farm Security Act, s.3-7

*** The Home Energy Loan Act

** The Land Contracts (Actions) Act, s.3

** The Land Titles Act, s.134

* The Legal Profession Act, s.98, 101, 103

**** The Libel and Slander Act, s.18, 21-24

* The Management Accountants Act, s.35, 38-41

* The Medical Profession Act 1981, s.87, 88, 92-94

* The Naturopathy Act, s.20

* The Opthalmic Dispensers Act, s.36, 38, 40, 41

* The Optometry Act, s.48, 51-53

* The Osteopathic Practice Act, s.21, 24-27

* The Pharmacy Act, s.113, 115, 118-120

* The Physical Therapists Act, s.20

* The Professional Dieticians Act, s.12, 15-17

* The Psychiatric Nurses Act, s.22, 25, 27, 28

* The Registered Music Teachers Act, s.13, 16-19

* The Registered Nurses Act 1978, s.15-18

* The Registered Occupational Therapists Act, s.24, 27-29

* The Registered Psychologists Act, s.18, 21-23

* The Registered Social Workers Act, s.22, 25

** The Rural Municipalities Act, s.336

* The Rural Municipal Administrators' Act, s.28, 31-33

* The Saskatchewan Embalmers Act, s.51, 54-56

* The Saskatchewan Land Surveyors Act, s.60, 63-65

** The Tax Enforcement Act, s.25, 26, 31

* The Teachers' Federation Act, s.32, 49, 50

* The Veterinarians Act, s.21, 22, 25-27

* The X-Ray Technicians Act, s.19, 22-24

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.

** This Act establishes a function for the Provincial Mediation Board.

*** The Registrar under the Act is from the Department of Consumer and Commercial Affairs.

**** The Department receives annual returns of newspaper titles, proprietors, editors and publishers.

Federal Acts Administered in Part by or Establishing a Function for the Department

Criminal Code; Lottery Licensing (Sec. 190)

Bankruptcy Act, Part X (Orderly Payment of Debts)

Combines Investigation Act; Pyramid Selling (Sec. 36.3)

Tax Rebate Discounting Act (Sec. 6)

Administrative and Personnel Services

The Administrative and Personnel Services Branch directs and controls the Department's administrative and personnel activities and provides support services to other Branches, Boards and Commissions within the Department.

The financial management responsibilities of the Branch include development and administration of accounting procedures, payrolls, accounts payable and revenue accounts. Assistance is also provided in the preparation of the Department's annual budget and estimates.

Personnel activities include the development and administration of personnel policies and procedures and assistance to other Branches of the Department with personnel recruitment, classification and training.

The support services managed by the Branch are procurement and maintenance of equipment, supplies and vehicles, mail services, co-ordination of parking, and space requirements.

The Branch is also responsible for managing and administering three commercial cemeteries.

Communication and Extension Branch

The Branch provides both a support service to other Branches, Boards and Commissions in the Department and delivers public programs.

The Branch's mandate is to provide information, education and resources on consumer and commercial matters to the Saskatchewan public. Branch programs reflect the Department's accumulated knowledge of and experience with the Saskatchewan marketplace.

The Communication and Extension Branch administers programs designed to create an informal and effective marketplace where consumers and businesses are educated and informed about marketplace issues. Knowledgeable consumers and businesses help institute and maintain a marketplace where transactions are equitable and fair.

These preventative programs are designed to help people help themselves make better use of their own resources and help them solve marketplace problems.

During the year under review, Branch staff represented the Department on the following committees:

- Interdepartmental Committee on China
- Toxicology Centre, Board of Directors
- Saskatchewan Child Safety Committee
- Saskatchewan Plumbing Advisory Group
- Standing Interdepartmental Co-ordinating Committee on Aging

Extension Activities

In order to reach as many people as possible, program emphasis continues to shift away from direct delivery to a training of trainers and other professionals approach. This emphasis resulted in finding new ways to broaden our base in the community.

The introduction of a pilot **Facilitators Program** is a specific example of another method of getting marketplace education to more people. Approximately 30 professionals in Regina and Saskatoon agreed to be on a resource list and act as seminar leaders. Requests to the Branch for programs are matched with a facilitator. To date, 22 programs have been completed giving about 800 people the opportunity of taking part in seminars on food buying, advertising, money management and consumer law.

Resource material development continues to be a high priority, and for the first time, a major resource was developed for the business community. Entitled **The Marketplace**, it includes three components: "Buying," "Selling," and "The Future Marketplace." Another Marketplace Package for seniors is also underway.

The two learning packages, **Advertising** and **Food, of Consuming Interest**, underwent formal evaluations. Both were revised and reprinted. These two packages, as well as those on **Consumer Law** and **Money Management**, were used by consumers as self help tools, by educators and leaders for background information and teaching ideas, and by Branch staff and by the facilitators for extension programming.

For the first time, a consumer education issue of **The Consumer Times** was produced and sent in late August to teachers and administrators in the various Saskatchewan educational systems.

Work in the field continues primarily for purposes of needs assessment, promotion of resources and services of the Department, promotion of marketplace education and field-testing of developed resources. This work took the form of workshops, seminars, and classes (on 87 occasions providing programming to 3072 people), provision of consultative services (277 occasions), and meetings with community leaders and key individuals in various organizations, agencies and educational systems.

Communication Activities

The Branch is responsible for developing and co-ordinating the Department's communication strategy, including advertising and printing needs, media relations, and the maintenance of an information and distribution network.

In 1983-84, a new poster on the Consumer Information Centre was developed and printed. Publications were revised and/or reprinted on: landlord/tenant rights and responsibilities, small claims courts, consumer products warranties, and the Consumer Information Centre. New Buylines produced included: "Taking the Mystery Out of Mortgages," "Protecting Your Investment," and "Buying a Home." The Annual Reports of the Department and the Saskatchewan Rent Appeal Commission and six issues of the Department's newletter, **The Consumer Times**, were produced, printed and distributed.

With the introduction of the **Rent Stabilization Program**, the Branch co-ordinated the following components of the Program:

- A brochure, **Protection for Renters**, was developed and 80,000 were printed. 60,000 were disseminated, many of them with the Rent Rebate Program cheques.
- Print ads announcing the Program and informing the public on different aspects were developed and placed on three occasions in newspapers in communities having populations over 2000.
- Radio ads giving highlights of the Program were aired for a week.

The third annual Consumer Award of Merit highlighted Consumer Week in October. Emmie Oddie was this year's winner.

The Department's two displays were upgraded and revised to reflect the "Building Marketplace Confidence" message and highlight the Department's commercial services. Staffed displays were provided for the Consumers' Association of Canada (Sask.) Annual Meeting, Adult Basic Education Annual Conference, Saskatchewan Home Economics Teachers' Association Annual Convention, Saskatoon Small Business Association Annual Conference, Saskatchewan Business Teachers' Association Conference, and the Golden Mile Shopping Mall (Senior Citizen's Day). In addition, publications and resources were provided for display purposes on 6 other occasions.

During the year, several mail-outs were undertaken with appropriate materials going out to specific target groups. Places used to distribute Department publications include: municipal offices, Chambers of Commerce, credit unions, agricultural offices, social service offices, libraries, legal aid clinics, educational institutions and self-help and community groups offices. Publications are also distributed through the Consumer Information Centre, branch offices and extension programs. In total, approximately 192,600 items were disseminated.

Consumer Information Centre

The Consumer Information Centre, located in Regina, is a central clearing house providing consumer/commercial information and education resource materials to consumers, businesses, teachers, community groups and professional organizations across the Province. The Centre continues to be the public's point of contact for requests for Department publications, consumer product information (pre-buying information) and consumer/commercial education resources.

The Consumer Product Information Service continues to expand. Questions on safety aspects and efficiency of various consumer products were prevalent. Requests for information on appliances, the new technology equipment, used cars and water filters were of great interest and concern.

To make this service accessible to more people across the province, the service was extended to public libraries in Melfort, Moose Jaw, Estevan, Saskatoon (Carlyle King Branch), Melville, Yorkton and Weyburn. The four libraries in North Battleford, Swift Current, Prince Albert and Regina had already been receiving product files and updates on a regular basis. The service is also available at the regional offices in Saskatoon and Prince Albert.

Because the Branch was an information provider to the **Pathfinder Trial** and the Department has significant walk-in traffic, a user terminal was placed in the Consumer Information Centre. Pathfinder proved a useful vehicle in promoting the services of the Department as well as a demonstration of the marketplace of the future. During the year, 17 groups toured the Centre and learned about this new available technology. Branch staff continue to participate in HITTLINE, an interagency consumer and health tele-tape project co-ordinated by Regina Plains Community College. Assistance, information and completed scripts on consumer/commercial law and services, consumer products, and money management topics are provided.

The Centre provides library services to the Department, the Saskatchewan Securities Commission and the Saskatchewan Rent Appeal Commission.

Statistical Summary

Branch Services	1981-82	1982-83	1983-84
Extension Services			
Seminars, workshops, classes	174	134*	104**
Communication Services			
Number of materials disseminated	—	91,000	192,600
Consumer Information Centre Services			
Total number of requests	8,965	9,789	10,578
Consumer product information topics	9,406	9,757	11,549
Resource material loans	3,723	2,983***	2,639

* The reduced total is due to priority given to resource development over field work and reduced staff.

** This total includes Consumer Information Centre tours and Pathfinder demonstrations.

*** The reduced totals reflect the shift in extension staff's focus from field service (promotion) to resource development.

Corporations Branch

The Corporations Branch incorporates Saskatchewan-based business corporations and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers business names which are unincorporated sole proprietorships and partnerships.

In addition, the Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace, and protects goodwill and reputations that have been built up by particular names.

An up-to-date, retrievable and reproducible repository of information on business, non-profit corporations and unincorporated business entities is maintained by the Branch. This information can be obtained by the public upon request — in person, by telephone or by mail.

Lists of the membership and bylaws of 39 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

The Branch adminsters the following legislation:

The Business Corporations Act

The Business Names Registration Act

The Companies Act

The Companies Winding Up Act

The Libel and Slander Act

The Names of Homes Act

The Non-profit Corporations Act

The Partnership Act

The Societies Act

Statistical Summary

Level of Activity	1981-82	1982-83	1983-84
New Business Corporations Incorporated and Registered	4,221	3,734	3,926
New Non-profit Corporations Incorporated and Registered	416	378	443
New Business Names Registered	2,979	3,684	4,500
Total Business Corporations on Record	31,698	32,568	33,876
Total Non-profit Corporations on Record I	3,724	3,832	4,002
Total Business Names on Record	18,351	11,398*	14,679
Name Availablity Searches	7,901	7,954	11,089
General Inquiries (Corporations)	83,285	86,930	91,441

* The decrease resulted from identifying and deleting business names no longer in use.

Register Status	March 31, 1984
Saskatchewan Corporations on Register	27,540
Extra-provincial Corporations on Register	6,336
Total Corporations on Register	**33,876**
Non-profit Saskatchewan Corporations on Register	3,972
Non-profit Extra-provincial Corporations on Register	30
Total Non-profit Corporations on Register	**4,002**
Total Business Names on Register	**14,679**

Film Classification Board

The Film Classification Board operates under the authority of **The Theatres and Cinematographs Act** and regulations. The Board classifies all motion pictures intended for public exhibition in theatres in Saskatchewan. The classification must appear in all advertising by the theatres.

The classification system provides information to help the public choose movie entertainment in theatres suited to their own and their family's needs and wishes.

The classification categories are:

General

Movies suitable for all ages.

Adult

Movies where parents may want to exercise discretion on behalf of children. Although all ages may attend, these movies may contain scenes of a mature nature requiring parental guidance.

Restricted Adult

Movies where parents (not just an adult) must accompany those under 18 years of age. These films have a mature theme and may contain cruelty, violence, strong language or other scenes which may offend.

Special X

Movies which no person under the age of 18 years may attend. The movies contain scenes which may be objectionable or offensive, and often contain explicit sexual or violent scenes.

Warning Captions

In addition to the classification, the following warning captions are used:
Scenes may be offensive
Language may be offensive
Violence may be offensive
Not suitable for those under 14 years.

Other activities of the Board include: licensing of theatres, public halls, film exchanges, itinerant exhibitors and advertising film owners; reviewing of advertisements by theatres; examining and licensing of projectionists; and providing information to theatres and the public.

Statistical Summary

Films Viewed by Category	1981-82	1982-83	1983-84
General	27	9	10
Adult	170	92	106
Restricted Adult	87	44	72
Special X	42	29	31
Total	**326**	**174***	**219**

* The decrease results from fewer productions being sent by the film exchanges and different administrative procedures.

Licences Issued	1981-82	1982-83	1983-84
The Theatres and Cinematographs Act			
Theatres	142	45	10
Public Halls	871	36	10
Operators	135	116	96
Apprentices	59	33	46
Itinerant Exhibitors	—	1	—
Film Exchanges	16	17	23
Special Features	2	—	—
Advertising Films	8	7	6
Total	**1,233**	**255***	**191**

* The decrease in licences issued resulted from a change to 5-year licence periods.

Insurance and Real Estate Branch

The Insurance and Real Estate Branch administers the following legislation:

The Cemeteries Act

The Condominium Property Act

The Guarantee Companies Securities Act

The Investment Contracts Act

The Mortgage Brokers Act

The Municipal Hail Insurance Act

The Real Estate Brokers Act

The Religious Societies Land Act

The Saskatchewan Insurance Act

The Trust and Loan Companies Licensing Act

The objectives of the Branch are to:

- ensure that licensed institutions have the capacity to enter into the type of contracts for which they are licensed
- ensure that contracts are fair to the consumer
- ensure that persons dealing with the public have a standard of competency, whether corporations, principals, agents, brokers or salespersons
- ensure that those licensed meet their objectives fairly, competently and quickly
- ensure that services for which licences are issued are available at reasonable cost and that all services are available within the province
- provide a place where the consumer may make enquiries or bring complaints for investigation and action
- recommend legislation and regulations that reflect changing market conditions.

The Branch engages in licensing, financial analysis and such other activities as are required to meet these objectives.

During the year under review, Branch staff met with industry officials and representatives of the Saskatchewan Association of Insurance Agents, Saskatchewan Real Estate Association, New Home Certification Program, Life Underwriters Association (LUAC), and Association of Superintendents of Insurance of the Provinces of Canada.

Statistical Summary

Licences Issued	1981-82	1982-83	1983-84
The Saskatchewan Insurance Act			
Insurers	320	317	324
Agents, Salespersons and Adjusters	5,681	6,486	6,768
The Real Estate Brokers Act			
Real Estate Brokers	540	541	530
Real Estate Salespersons	2,551	2,401	2,565
The Investment Contracts Act			
Investment Contract Companies	3	3	3
Investment Contract Salespersons	204	149	210
The Cemeteries Act			
Cemetery Owners	7	9	5
Cemetery Salespersons	56	45	63
The Trust and Loan Corporations Act	155	138	125
The Mortgage Brokers Act	3	3	4

Licensing and Investigation Branch

The Licensing and Investigation Branch ensures that businesses provide just and equitable treatment to consumers and answers enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems. The Branch is responsible for the Department's switchboard/ reception function.

The Branch administers the following legislation:

The Auctioneers Act

The Collection Agents Act

The Consumer Products Warranties Act

The Cost of Credit Disclosure Act

The Credit Reporting Agencies Act

The Direct Sellers Act

The Motor Dealers Act

The Pyramid Franchises Act

The Sale of Training Courses Act

The Unsolicited Goods and Credit Cards Act

In addition, the Branch administers the licensing, bonding and offence provisions of **The Home Energy Loan Act**, the federal **Tax Rebate Discounting Act** which regulates the amount for income tax rebates, and the licensing of bingos, raffles, casinos and "breakopens" under the authority of Section 190 of the Criminal Code of Canada. The Branch Registrar and various municipal councils are authorized as licence-issuing authorities under the lottery regulations.

The majority of justified consumer complaints received were satisfactorily resolved through mediation, whereby branch personnel bring buyers and sellers together to resolve problems.

The Branch continued to work closely with the Saskatchewan Motor Dealers' Association and the Auctioneers' Association to promote improvements in the business practices of the industries involved and to establish or improve a code of ethics for association members.

This Branch also emphasizes deterrent action to unscrupulous or unethical marketplace activities which may involve changing certain sellers' business practices or creating public awareness of them. This is accomplished through monitoring of all Branch activities and by liaising with other government jurisdictions and other agencies such as the Better Business Bureaus and Chambers of Commerce.

Complaints and Enquiries

The Complaints and Enquiries Section receives consumers' complaints and mediates between buyer and seller to arrive at a mutually satisfactory resolution of the problem. Enquiries from both business and consumers on rights and responsibilities in marketplace transactions are answered. Practical advice is given both before and after the purchase has been made.

The most comon type of problem, as in previous years, continues to relate to warranties. The most common product complaints were about motor vehicles and motor vehicle products.

Licensing

The Licensing Section administers the receiving, processing and issuing of licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute, and can take remedial action against sellers who do not comply with the statutes or who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. Bonds which were forfeited under various licensing statues are held by the Department. During the year, bond monies were paid out and/or court judgements satisfied totalling $97,952.01.

This Section also investigates complaints of non-compliance of licensing requirements and is responsible for the enforcement of the licensing statutes.

Lottery Licensing

This Section licenses charitable organizations to operate bingos, lotteries and casinos and ensures that only legitimate charitable organizations are authorized to conduct such operations. At the

conclusion of each lottery licensed by the Department, the Section ensures that the gross proceeds are properly distributed for prizes, reasonable operating expenses and charity.

The "breakopen" lottery was the most popular with many different charitable organizations using this method of fund raising.

During the year, the number of bingo licences increased significantly, no doubt reflecting the increase in the number of bingo facilities available to the various charities.

All gaming licences under the authority of Section 190 of the Criminal Code of Canada generated a total of $11.1 million for charitable purposes. Charitable organizations licensed by the Department received $9.7 million, and charitable organizations licensed by municipal issuers received $1.4 million.

Enforcement

Under **The Direct Sellers Act**, the Regina office enforced 67 rescission rights and 10 convictions. The Saskatoon office enforced 59 rescission rights and 8 convictions. The Prince Albert office enforced 15 rescission rights.

Under **The Motor Dealers Act**, the Regina office enforced 7 convictions.

Under **The Sale of Training Courses Act**, the Regina office enforced 9 rescission rights. The Saskatoon office enforced 4 rescission rights.

Under **The Cost of Credit Disclosure Act**, the Regina office enforced 1 rescission right.

Under **The Pyramid Franchises Act**, the Regina office enforced 1 rescission right.

Statistical Summary

Enquiries & Complaints	1981-82	1982-83	1983-84
Enquiries	21,246	25,611	25,776
Complaints	3,262+	2,912*	2,993**

+ Includes 460 referrals or Department initiated investigations.

* Includes 448 referrals or Department initiated investigations.

** Includes 419 referrals or Department initiated investigations.

Licences Issued	1981-82	1982-83	1983-84
The Motor Dealers Act			
Dealers	203	158	166
Salespersons	893	694	861
The Direct Sellers Act			
Vendors	510	539	598
Salespersons	3,539	3,145	2,911
The Auctioneers Act			
Auctioneers	23	47	32
Auction Sales Companies	33	138*	86
The Collection Agents Act			
Agents	2	8	21
Collectors	68	73	114
The Sale of Training Courses Act			
Vendors	7	3	6
Salespersons	44	65	26
The Credit Reporting Agencies Act	14	3	4
The Home Energy Loan Act	19	12	14
The Pyramid Franchises Act	6	8	12
Section 190, The Criminal Code of Canada			
Bingos	103	268	953
Raffles	569	630	673
Casinos	23	27	28
Breakopens	—	818	1,515

* 5-year licence renewal was introduced.

Policy and Planning Branch

The Branch provides policy analysis and advisory services to the Department. It is responsible for assisting program managers and the Deputy Minister in policy development through planning, research and program evaluation activities.

The types of activities conducted by the Branch include:

- reviewing the implications of reports which relate to Department programs or issues in the Consumer and Commercial Affairs subject area and formulating position, background and strategy papers as required
- conducting research and providing policy analysis for program evaluation and development
- co-ordinating Department-wide projects such as briefing materials on issues affecting the Department
- co-ordinating legislative proposals and regulatory changes.

During the year under review, the Policy and Planning Branch conducted evaluations of existing Department programs; provided research on rent regulation, securities, insurance, and the food industry; prepared briefing materials for the Minister and Deputy Minister on several occasions; and co-ordinated the Department's regulatory reform initiatives and legislative changes.

Branch staff represented the Department on a number of interagency committees.

Provincial Mediation Board/ Office of the Rentalsman

The Provincial Mediation Board assists debtors and creditors in mediating disputes and reaching satisfactory settlements for payment of indebtedness without the necessity of legal proceedings.

The Board administers the following Acts:

The Provincial Mediation Board Act

The Landlord and Tenant Act

The Residential Tenancies Act

The Board administers the section of **The Land Titles Act** which deals with the power to lease mortgaged lands, the section of **The Rural Municipalities Act** which deals with exemptions to municipal tax enforcement, and the Orderly Payment of Debt provisions of Part X of the federal **Bankruptcy Act.** The following Acts are administered in part:

The Agricultural Leaseholds Act

The Farm Security Act

The Land Contracts (Actions) Act

The Tax Enforcement Act

In addition, the Courts inform the Board about individuals who may need access to mediation and Orderly Payment of Debts under **The Limitation of Civil Rights Act.**

The Agricultural Leaseholds Act

The Provincial Mediation Board may settle a disagreement between a landlord and tenant for re-entry by a tenant to complete the harvest or remove harvested crops from the property formerly leased to the tenant. If the crop grown by a tenant has not been harvested within the time limit provided in the Act, an order may appoint the landlord or some other person to complete and remove the harvest and give directions to dispose of and account for the crop or proceeds of any sale.

The Farm Security Act

Upon application, the Provincial Mediation Board may settle any disagreement over the amount of crop to be delivered for payment of an agreement for sale or mortgage on land in any year. The Board may also decide whether the crop grown is a "crop failure." On consent of the owner or after investigation, the Board may, by order, exclude any mortgage or class of mortgage on land from the operation of the provisions of **The Farm Security Act.**

The Land Contracts (Actions) Act

When an action is to be commenced for foreclosure of a mortgage on land or the cancellation of an agreement for sale, the plaintiff must serve the Board with a thirty day "Notice of Intention" before making application to the Court for a hearing before a judge. The proposed defendant is notified of the intended proceedings and is given an opportunity to arrange settlement with the assistance of the Board. The Board is not able to stop proceedings under the Act.

The Limitation of Civil Rights Act

Court officials tell the Board whenever an appointment is granted upon an application of a farmer under **The Limitation of Civil Rights Act** for a hearing with respect to a creditor giving notice of intention to repossess farm machinery. In these cases, the farmer receives notice from the farm implement company of intention to repossess after thirty days. He or she may, within a specified time, make application to the Court registrar in the judicial centre in which he or she resides, for a hearing before a judge. At the farmer's request the Board will mediate the dispute.

The Residential Tenancies Act

The Office of the Rentalsman administers those provisions of the Act which give the Rentalsman authority to make rulings on the following: disposition of abandoned property; arrears in rent; claims for compensation and damages; possession of premises; and disputes over statutory conditions which set out the obligations of landlord and tenant and which form part of every tenancy agreement. The Provincial Mediation Board administers the provisions regarding rent increases and security deposits.

The Rent Stabilization Program

The Rent Stabilization Program was introduced in December, 1983 to protect tenants from unreasonable rent increases. The Program also provides an opportunity for tenants and landlords to come to mutual agreement about rent increases without the necessity of government involvement.

Rent Stabilization replaces Rent Control in Regina and Saskatoon and Rent Review in 29 other Saskatchewan communities.

The new Program covers rental units four years old or more in Saskatchewan cities and towns with populations of more than 2,000. Under the Program, tenants who receive a notice of rent increase have 30 days to ask for a review if they disagree with the amount of the rent increase. If the tenant does not request a review within 30 days, the rent increase will take effect at the end of the notice period.

Rent Control and Rent Review Programs

Rent Control and Rent Review were in effect until December, 1983.

Under the system of Rent Control, which was introduced in 1976, landlords applied and received approval from the Office of the Rentalsman before rents could be increased. Approximately 15,000 rental units, those built before October, 1975, were covered in Regina and Saskatoon.

In the 29 communities outside of Regina and Saskatoon, rent increases were determined by the rent review process.

Security Deposits

A landlord wishing to retain all or a portion of a security deposit, must apply to the Provincial Mediation Board if the tenant objects to the amount. The application is filed and the full amount of the security deposit, plus interest, is held in trust until a decision is made. An inspection of the premises and contact with all involved parties may take place.

The Landlord and Tenant Act

The Act applies to landlord/tenant relations outside of **The Residential Tenancies Act.** If a tenant objects to repossession by the landlord, he/she may apply to the Provincial Mediation Board for a prohibition order. Under certain circumstances, the Board can prevent eviction for a stated period, where "serious hardship" exists, by filing a prohibition order with the Court or the Sheriff. In farm cases, such an order would apply only to the buildings and the adjoining two acres.

Money Management Program

This program provides preventative and rehabilitative services to the public through education and self-help information and confidential counselling, to assist in the sound management of money and credit.

Budget and credit counselling are provided to prevent debt problems and to assist in appropriate credit selection. Advice and assistance are provided for consumers with financial difficulties. Consolidation of debts may be arranged and a payment schedule set up which is acceptable to creditors and suited to the debtor's ability to pay.

Money management services are located in Regina and Saskatoon and provided throughout the province.

The Provincial Mediation Board Act

An agreement reached through the Provincial Mediation Board may alter, modify or rescind any mortgage, contract or agreement previously existing between the parties concerned. Any debtor or creditor may apply to the Board for assistance in arranging settlement of a debt or for consolidation of debts.

Statistical Summary

Area of Activity	1981-82	1982-83	1983-84
Rent Increases Applications Received	1,315	1,382	901
Landlord and Tenant Relations* Applications Received	2,484	2,620	3,087
Security Deposits Applications Received	966	868	1,389
Rent Review Applications Received	551	494	63**
Rent Stabilization Applications Received since Dec. 31, 1983	—	—	680
Debt Arrangements (Orderly Payment of Debt — Part X Bankruptcy Act) Mediation of Debt (Prov. Med. Board Act Sec. 6)	400	298	258
Budgeting and Credit Counselling	—	124	260
Provincial Mediation Board Dispositions:			
The Land Contracts (Actions) Act	795	988	1,605
The Tax Enforcement Act	220	485	269
Writs Received	7,475	8,930	8,388
Budgeting Assistance and Client Interviews	3,033	2,147	1,243
Orders Issued:			
The Farm Security Act	11	6	28
The Tax Enforcement Act	28	24	20
The Rural Municipalities Act	10	17	20

* Includes such matters as:
- Disposition of Abandoned Property
- Arrears in Rent
- Claims for Compensation & Damages
- Possession of Premises
- Rulings on Dispute (Contravention of Statutory Conditions)

** To December 31, 1983.

Regional Offices

The Saskatoon and Prince Albert regional offices operate as the delivery system for four Department programs:

- consumer complaint handling (Licensing and Investigation Branch)
- education and extension services (Communication and Extension Branch)
- budget and debt counselling and mediation (Provincial Mediation Board)
- landlord and tenant matters, including Rent Stabilization (Provincial Mediation Board/Office of the Rentalsman).

Annual statistics regarding the programs delivered from the Saskatoon and Prince Albert offices are included in reports from each Branch.